

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Edward J. Sosnoski, III  
Debtor

Case No. 23-00724-MJC  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-4  
Date Rcvd: Jul 07, 2023

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 09, 2023:**

Recip ID	Recipient Name and Address
db	Edward J. Sosnoski, III, 129 N Walnut St, Mount Carmel, PA 17851-1631
5531787	+ Boscov's c/o Comenity Bank, Midland Credit Management, 350 Camino de la Reina Ste 100, San Diego, CA 92108-3007
5531789	+ Capital One, N.A., c/o Ratchford Law Group, 54 Glenmaura National Blvd Ste 104, Moosic, PA 18507-2161
5531790	Citibank c/o Weltman & Weinberg, 5000 Bradenton Ave Ste 100, Dublin, OH 43017-3574
5531792	First Bank & Trust MercuryCard, c/o Portfolio Recovery, PO Box 12903, Norfolk, VA 23541-0903
5531785	+ Garrigan & Targonski, 112 E Independence St, Shamokin, PA 17872-6898
5531784	Sosnoski Edward J III, 129 N Walnut St, Mount Carmel, PA 17851-1631

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5533231	EDI: ATLASACQU	Jul 07 2023 22:41:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck NJ 07666
5531786	EDI: PRA.COM	Jul 07 2023 22:41:00	Barclays Card c/o Portfolio Recovery, PO Box 12914, Norfolk, VA 23541-0914
5531788	^ MEBN	Jul 07 2023 18:38:31	Capital One Bank USA, c/o MRS BPO LLC, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
5531791	+ Email/Text: cms-bk@cms-collect.com	Jul 07 2023 18:41:00	Discover Card c/o Capital Mgmt Service, 698 1/2 S Ogden St, Buffalo, NY 14206-2317
5531793	Email/Text: bknotices@fbcs-inc.com	Jul 07 2023 18:41:00	Home Depot c/o FBBS Inc., 330 S Warminster Rd Ste 353, Hatboro, PA 19040-3433
5531794	Email/Text: LC-Bankruptcy-RF@loancare.net	Jul 07 2023 18:41:00	Newrez, PO Box 8068, Virginia Beach, VA 23450-8068
5531795	Email/Text: bankruptcydpt@mcmcg.com	Jul 07 2023 18:41:00	Sportsman Guide Card/Comenity Bank, c/o Midland Credit Management, PO Box 301030, Los Angeles, CA 90030-1030
5531796	Email/Text: bknotice@ercbpo.com	Jul 07 2023 18:41:00	Target c/o ERC, PO Box 23870, Jacksonville, FL 32241-3870
5531797	EDI: WFFC2	Jul 07 2023 22:41:00	Wells Fargo, PO Box 77053, Minneapolis, MN 55480-7753

TOTAL: 9

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court., Atlas

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Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 09, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 7, 2023 at the address(es) listed below:

Name	Email Address
Frank William Garrigan	on behalf of Debtor 1 Edward J. Sosnoski III garriganbankruptcy@gmail.com
Lawrence G. Frank	lawrencegfrank@gmail.com PA39@ecfbis.com
Michael Patrick Farrington	on behalf of Creditor LOANCARE LLC mfarrington@kmlawgroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1

**Edward J. Sosnoski III**

Social Security number or ITIN xxx-xx-6225

EIN --

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 4:23-bk-00724-MJC

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Edward J. Sosnoski III  
aka Edward J. Sosnoski, aka Edward John  
Sosnoski

7/7/23**By the  
court:**

Mark J. Conway, United States  
Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**